

Information to identify the case:

Debtor 1	Albert Kobina Quaye	Social Security number or ITIN	xxx-xx-1225
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 17-12858-BFK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Albert Kobina Quaye
aka Albert K Quaye, aka Albert Quaye

December 6, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Albert Kobina Quaye
DebtorCase No. 17-12858-BFK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 13

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db
14024450 Albert Kobina Quaye, 9242 McCarty Rd, Lorton, VA 22079-2926
First Data, 265 Broadhollow Rd # R, Melville, NY 11747-4833
14024452 Synchrony, PO Box 981440, El Paso, TX 79998-1440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: BJMMEIBURGER.COM Dec 08 2017 02:08:00 Janet M. Meiburger,
The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
14024444 EDI: TSYS2.COM Dec 08 2017 02:08:00 Barclays Bank DE, PO Box 8803 Card Services,
Wilmington, DE 19899-8803
14024445 EDI: TSYS2.COM Dec 08 2017 02:08:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
14024446 EDI: CAPITALONE.COM Dec 08 2017 02:08:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
14024447 +E-mail/Text: CCICollectionsGlobalForms@cox.com Dec 08 2017 02:18:38 Cox Communications,
3080 Centreville Rd, HERNDON, VA 20171-3715
14024448 EDI: RCSFNBMARIN.COM Dec 08 2017 02:08:00 Credit One Bank NA, PO Box 98875,
Las Vegas, NV 89193-8875
14024449 EDI: ESSSL.COM Dec 08 2017 02:08:00 Dish Network, 9601 S Meridian Blvd,
Englewood, CO 80112-5905
14024451 E-mail/Text: bnc@nordstrom.com Dec 08 2017 02:17:27 Nordstrom Fsb, PO Box 6566,
Englewood, CO 80155-6566
14024453 EDI: VERIZONEAST.COM Dec 08 2017 02:08:00 Verizon Bankruptcy Department,
500 Technology Dr # 500, Saint Charles, MO 63304-2225
14024454 EDI: WFFC.COM Dec 08 2017 02:08:00 Wells Fargo Home Mortgage,
Attn.: Bankruptcy Department, PO Box 659558, San Antonio, TX 78265-9558
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201,
McLean, VA 22101-5726

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2017 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
Janet M. Meiburger on behalf of Trustee Janet M. Meiburger trustee@meiburgerlaw.com,
VA41@ecfcbis.com
Judy A. Robbins ustpreion04.ax.ecf@usdoj.gov
Neil Spencer Welles on behalf of Debtor Albert Kobina Quaye neil@thelillylawgroup.com,
john@thelillylawgroup.com;neillillylawgroup@yahoo.com

TOTAL: 4